

In re:
Lorraine Ziello
Debtor

Case No. 19-11522-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 12, 2023

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db	Lorraine Ziello, 2920 Sequoia Dr, Macungie, PA 18062-9317
14286718	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
14286720	Amato Keating Lessa PC, 107 N Commerce Way Ste 100, Bethlehem, PA 18017-8913
14286726	David J. Apothaker, Esquire, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
14286790	+ Goodman Schwartz & Shaw LLC, 514 Fullerton Ave, Suite 2, Whitehall, PA 18052-6731
14290335	+ HRAC, LLC, c/o Amato and Keating, P.C., 107 North Commerce Way, Suite 100, Bethlehem PA 18017-8913
14289652	+ Kevin G. McDonald, Esquire c/o Quicken Loans Inc., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14286731	++ MCCARTHY BURGESS & WOLFF, 26000 CANNON RD, CLEVELAND OH 44146-1807 address filed with court., McCarthy Burgess & Wolff, The MB & W Building, 26000 Cannon Rd, Cleveland, OH 44146-1807
14286733	Michael Rosati, 2920 Sequoia Dr, Macungie, PA 18062-9317
14290160	+ Quicken Loans, Inc., c/o Kevin McDonald, Esq., 701 Market St., Ste 5000, Phila., PA 19106-1541
14286740	TD Bank, TD Card Services, PO Box 16027, Lewiston, ME 04243-9513

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 13 2023 00:18:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 13 2023 00:18:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14286717	Email/Text: customercare@adminrecovery.com	Dec 13 2023 00:18:00	Admin Recovery LLC, 45 Earhart Dr Ste 102, Williamsville, NY 14221-7809
14326558	Email/Text: ally@ebn.phinsolutions.com	Dec 13 2023 00:18:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14286719	Email/Text: ally@ebn.phinsolutions.com	Dec 13 2023 00:18:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14286721	Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 00:31:51	American Express, PO Box 981537, El Paso, TX 79998-1537
14301812	Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 00:32:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14286722	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2023 00:32:11	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14293458	+ Email/PDF: ebn_ais@aisinfo.com	Dec 13 2023 00:32:11	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14286723	Email/Text: bankruptcy@cavps.com	Dec 13 2023 00:18:00	Cavalry SPV I, LLC, 500 Summit Lake Dr Ste 4A, Valhalla, NY 10595-2323

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14311666	+ Email/Text: bankruptcy@cavps.com	Dec 13 2023 00:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14286724	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 00:18:00	Comenity Bank/Gordons, PO Box 182120, Columbus, OH 43218-2120
14286725	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2023 00:18:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
14286727	Email/Text: mrdiscen@discover.com	Dec 13 2023 00:18:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316
14292557	Email/Text: mrdiscen@discover.com	Dec 13 2023 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14286728	Email/Text: customerservice@hrac.us	Dec 13 2023 00:18:00	HRAC, 1 Olympic Pl Ste 1020, Towson, MD 21204-4109
14286729	Email/Text: PBNCNotifications@peritussservices.com	Dec 13 2023 00:18:00	Kohls/CAPONE, PO Box 3115, Milwaukee, WI 53201-3115
14286730	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2023 00:31:52	Lowes/SYNCB, PO Box 965005, Orlando, FL 32896-5005
14286731	Email/Text: bknotices@mbandw.com	Dec 13 2023 00:18:00	McCarthy Burgess & Wolff, The MB & W Building, 26000 Cannon Rd, Cleveland, OH 44146-1807
14286732	Email/Text: PHILAW@weltman.com	Dec 13 2023 00:18:00	Michael J. Dougherty, Esquire, Weltman Weinberg & Reis Co., 170 S Independence Mall W Ste 874, Philadelphia, PA 19106-3334
14286734	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 13 2023 00:31:10	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-0914
14327843	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 13 2023 00:31:10	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14324781	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2023 00:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14324778	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2023 00:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14286735	Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2023 00:18:00	Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
14303807	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2023 00:18:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14286736	Email/Text: ngisupport@radiusgs.com	Dec 13 2023 00:18:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
14286738	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2023 00:32:12	SYNCB/Home Design-HI-PJL, PO Box 965036, Orlando, FL 32896-5036
14286739	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2023 00:32:11	SYNCHRONY BANK/Walmart, PO Box 965024, Orlando, FL 32896-5024
14287408	+ Email/PDF: ebn_ais@aisinfo.com	Dec 13 2023 00:31:48	Synchrony Bank, by AIS InfoSource, LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
14327360	+ Email/Text: bncmail@w-legal.com	Dec 13 2023 00:18:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14286741	Email/Text: bncmail@w-legal.com	Dec 13 2023 00:18:00	TD Bank USA/TargetCredit, PO Box 673, Minneapolis, MN 55440-0673
14319339	+ Email/Text: tdebn@credbankserv.com	Dec 13 2023 00:18:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14286742	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 13 2023 00:31:49	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14327614	*+	Synchrony Bank, by AIS InfoSource, LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
14286737	##	Raymour & Flaniga, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DAVID B. SCHWARTZ	on behalf of Debtor Lorraine Ziello david@dbseq.com dbschwartzesq@aol.com:gerber.taylorb128924@notify.bestcase.com
KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Lorraine Ziello

Debtor(s)

Case No: 19-11522-pmm

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 12/12/23